

FROM:
P.O. Box 1116
Charlotte, NC 28201-1116
PERSONAL & CONFIDENTIAL

FBCS Inc
330 S. WARMINSTER RD. SUITE 353
HATBORO, PA 19040
1-866-594-8638

July 17, 2017

HACIENDA HEIGHTS, CA 91745-2170
Valerie Estrada
[REDACTED]

Interested in saving \$537.00, read on ...

Our client, JEFFERSON CAPITAL SYSTEMS, LLC, has authorized us to accept a 45% discount off your \$1,193.33 outstanding balance to settle the account in full. The complete details of your account are:

Current Creditor < JEFFERSON CAPITAL SYSTEMS, LLC
Debt Description < VERIZON WIRELESS
Account # < XXXXXXXXXXXXXXX0001
Outstanding Balance < \$1,193.33
File # < [REDACTED] 769
Current Creditor Account #: 45687
Original Creditor: CELCO PARTNERSHIP

We can accept this reduced amount under your preferred option:

1. Pay the full amount of \$656.33 to us in one payment
 2. Pay \$131.27 as a down-payment and the remaining balance of \$525.06 30 days after your first payment is received.
 3. You may have an opportunity to split your settlement into 3 payments of \$218.78 each. Call our office for details.
 4. Contact one of our agents, who have been specially trained to listen to your circumstances and guide you through the process.
- there may be other payment options available based on your specific situation. Call us, toll free, at 1-866-594-8638. Agents trained to handle your specific account are available:

Monday 9:00 am through 7:00 pm	Wednesday 9:00 am through 7:00 pm	Friday 9:00 am through 7:00 pm
Tuesday 9:00 am through 7:00 pm	Thursday 9:00 am through 7:00 pm	Saturday 9:00 am through 12:30 pm

(All times listed are Eastern Standard Time)

Or visit our website at www.fbes-inc.com for 24 hour payment options.

*** Please see reverse side for important information. ***